

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JEFFREY NARTIC
JENNIFER NARTIC
Debtor(s)

Case No. 18-24415GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/12/2018.
- 2) The plan was confirmed on 03/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/30/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/23/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,038.50.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,176.06
Less amount refunded to debtor	\$416.00

NET RECEIPTS: **\$22,760.06**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,066.27
Court Costs	\$0.00
Trustee Expenses & Compensation	\$933.16
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,999.43**

Attorney fees paid and disclosed by debtor: \$900.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC ASSIGNEE	Unsecured	0.00	934.21	934.21	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	0.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT MANAGEMENT	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	2,960.79	2,960.79	0.00	0.00
CITIZENS BANK NA(*)	Secured	0.00	3,413.73	3,413.73	0.00	0.00
CITIZENS BANK NA(*)	Secured	73,951.97	78,353.19	0.00	8,572.60	0.00
CITIZENS BANK(*)	Unsecured	2,275.00	NA	NA	0.00	0.00
CITIZENS BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	0.00	NA	NA	0.00	0.00
DAWN NARTIC	Priority	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	NA	17,182.34	17,182.34	0.00	0.00
FIDELITY NATIONAL COLLECTIONS	Unsecured	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	0.00	995.43	995.43	0.00	0.00
MERCANTILE	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	499.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	498.69	498.69	0.00	0.00
MOHELA O/B/O DEPT OF EDUCATION	Unsecured	27,444.00	27,870.93	0.00	0.00	0.00
NATIONAL RECOVERY AGENCY	Unsecured	0.00	NA	NA	0.00	0.00
NATIONWIDE RECOVERY SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
OSLA O/B/O US DEPARTMENT OF ED	Unsecured	24,222.00	25,473.66	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	1,133.08	1,133.08	0.00	0.00
REC MANAGEMENT SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
STATE OF OHIO	Priority	2,933.90	NA	2,933.00	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TM)	Secured	15,846.00	16,505.92	16,505.92	4,214.60	1,018.20
TOYOTA MOTOR CREDIT CORP (TM)	Secured	15,005.00	15,433.49	15,433.49	4,004.65	950.58
TRANSITIONS HEALTHCARE NORTH	Unsecured	0.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TRINITY HEALTH SYSTEMS	Unsecured	0.00	11,904.17	11,904.17	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	131.02	131.02	0.00	0.00
WELTMAN WEINBERG & REIS CO LP	Unsecured	0.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	0.00	768.76	768.76	0.00	0.00
WESTMORELAND COUNTY TAX CL ^A	Secured	2,600.00	2,582.73	2,582.73	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$8,572.60	\$0.00
Mortgage Arrearage	\$3,413.73	\$0.00	\$0.00
Debt Secured by Vehicle	\$31,939.41	\$8,219.25	\$1,968.78
All Other Secured	\$2,582.73	\$0.00	\$0.00
TOTAL SECURED:	\$37,935.87	\$16,791.85	\$1,968.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,933.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,933.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$36,508.49	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,999.43</u>	
Disbursements to Creditors	<u>\$18,760.63</u>	
TOTAL DISBURSEMENTS :		<u>\$22,760.06</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.